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12%

15%

8%

5%

Show Answer...

Correct Answer: 8%

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B. 15%

C. 8%

D. 5%

In 2022, only 8% of bank account holders were female, with limited knowledge of digital payment methods. Around 60% of working women in Pakistan are contributing family workers. A significant portion of working women (70.5%) has never attended school, and only 6.25% have formal degrees.

The number of women who owned bank accounts in Pakistan also rose significantly, from 5% in 2020 to 8% in 2022. However, this growth in the formal financial inclusion of women was not exclusive, as men also registered more bank accounts and mobile money accounts during the same period. This indicates that the gender gap in financial access and usage persists in Pakistan, despite the efforts of the government and the private sector to promote digital and financial literacy among women.

Some possible reasons for the gender gap in financial inclusion in Pakistan are:

- [Cultural and social norms that restrict women's mobility, autonomy, and](#)



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decision-making power¹²³.

- Low levels of literacy, education, and digital skills among women¹²³.
 - Lack of awareness and trust in formal financial services and products¹²³.
 - Limited availability and accessibility of gender-sensitive and tailored financial solutions for women¹²⁴.
 - Regulatory and policy barriers that hinder women's access to identification documents, property rights, and legal protection¹⁵³.
- Source: Article "Increasing Margins" by Arooj Waheed Dar, published on November 15, 2023